

## UniCare Introduces My RN Advisor

The first step for people to improve their health is to learn as much as possible about any conditions they may have, including tools for future prevention. The second, and perhaps more critical step, is locating the necessary resources to deal with the condition and implement a long-term strategy for managing it. With both of these key health care factors in mind, UniCare created the My RN Advisor program.

My RN Advisor, UniCare's newest and most comprehensive health care management program, provides members with a dedicated team of registered nurses (RNs) that are available to assist them with any of their health care questions and needs. Our nurse advisors also introduce members to many of UniCare's valuable resources, such as MedCall®, MaterniCall®, or our Health Improvement Programs.

### Single Point Of Contact

Whether a member is contacting My RN to precertify benefits for a procedure, or for help with managing a chronic condition such as asthma, diabetes or congestive heart failure, all the member has to do is call the toll-free number on the back of his or her UniCare ID card. The member will then be put in touch with an RN advisor who is available to help with any request, concern or question. Having a single point of contact takes all the guess-work out for the member and replaces it with efficiency and convenience.

### The Role Of The Nurse Advisor

My RN advisors provide the extra care and assistance needed for members and their dependents. With My RN, education is key. Our RNs help members manage anything from chronic illness or high-risk pregnancies to providing answers to routine health questions.

These nurses serve as personal health coaches to each member they work with—guiding and helping them achieve their treatment goal. My RN advisors also assist members by:

- Acting as patient advocates;
- Serving as health educators;
- Exploring treatment options;
- Helping members with inpatient and outpatient care, including fulfilling precertification requirements; and
- Coordinating the use of other resources, such as UniCare's Health Improvement Programs.

### My RN's Personal Wellness Profile

One of the key components of the program is My RN's Personal Wellness Profile (PWP). The PWP is a questionnaire that asks members a series of questions about their current state of health, their family health history, diet and exercise regimen and other key health aspects.

Each new member enrolled in the My RN program receives a brochure explaining the program as well as a PWP and envelope to return the survey to our team of nurse advisors to process. However, members are encouraged to fill out the PWP via our Web site at [www.unicare.com/myrnadvisor](http://www.unicare.com/myrnadvisor), where they can conveniently fill out the survey online and receive their results immediately.

Based on the results of the PWP, a My RN advisor will contact a member if the survey indicates any potential health risks or areas for improvement. The nurse will then work with that member to focus on areas where the member's health status could be improved.

continued on page two

## PIONEERING LUMENOS JOINS WITH WELLPOINT TO CREATE MARKET LEADER IN CONSUMER-DRIVEN HEALTH CARE

On May 4, 2005, WellPoint, Inc., parent company of UniCare, announced that it has entered into a definitive agreement to acquire Lumenos, a market leader in consumer-driven health programs. Since its founding in 1999, Lumenos has built well-recognized consumer-driven products, services and capabilities to drive consumerism in health care today. The strength of Lumenos' sales and service experience with consumer-driven health plans (including their innovative HSA and HRA plans), consumer tools and existing base of clients and consumers, coupled with WellPoint's extensive networks, medical management expertise and customer base will create a clear distinction in the marketplace.

## In The News

### ARTHRITIS DRUG BEXTRA TAKEN OFF THE MARKET

At the Food and Drug Administration's (FDA) request last month, Pfizer, Inc. withdrew its popular arthritis drug, Bextra (valdecoxib), from the market. FDA officials asked Pfizer to remove the drug from U.S. pharmacies because "its risks of heart, stomach, and skin problems clearly outweighed its benefits."<sup>1</sup>

Although Pfizer suspended sales and marketing of Bextra in the U.S., the company released a statement saying they "respectfully disagree" with the FDA's assessment of Bextra's risks and benefits and hopes to reintroduce the drug at a later date.

The FDA also asked Pfizer to include a boxed warning on Celebrex, another leading arthritis drug the company manufactures. The warning on the Celebrex label highlights the potential risk of heart attack and stroke and the potential for serious, life-threatening stomach ulcer bleeding.

In addition, the FDA has asked manufacturers of all prescription nonsteroidal anti-inflammatory drugs (NSAIDs) to revise their labels to include warnings about the potential cardiovascular risks and gastrointestinal bleeding associated with their use. Lastly, manufacturers of over-the-counter NSAIDs (e.g., naproxen and ibuprofen) have also been asked by the FDA to include a label warning about potential skin reactions.

Bextra and Celebrex, both Cox-2 Inhibitors, have come under scrutiny since last fall when the drug company Merck pulled its prescription arthritis drug, Vioxx, off the market because of elevated heart risks (see "Eye on Health" in UniCare Exchange, Issue 23). This decision led the FDA to conduct a broad review of Cox-2 drugs and related pain relievers.

In 2004, doctors wrote nearly 24 million prescriptions for Celebrex and 13 million for Bextra.<sup>2</sup> Although Pfizer would like to make Bextra available again in the U.S., FDA regulators said that before the drug is allowed to return to the market Pfizer would have to provide significant new data showing Bextra's safety.

For more information about Bextra or other Cox-2 drugs, go to [www.fda.gov](http://www.fda.gov).

<sup>1</sup>Web MD Web site, [www.webmd.com](http://www.webmd.com), April 7, 2005.

<sup>2</sup>Food and Drug Administration Web site, [www.fda.gov](http://www.fda.gov).

## Predictive Modeling

UniCare helps you understand and control medical costs and improve employees' health through our approach to "predictive modeling." Predictive modeling uses clinical information, such as medical claims and information from managed care notifications, to predict potential future health care utilization within a population.

In the My RN program, UniCare looks at members on the basis of care they have received in the past then draws statistical conclusions about the type of medical resources they may require in the future. Then we work with employers to collaboratively design interventions that help prevent future problems. In other words, we turn data into information and knowledge for more effective decision-making. With UniCare's use of predictive modeling, both the employer and employee benefit.

## Benefits Of Predictive Modeling

### FOR THE EMPLOYEE:

- Early intervention for members at risk means better management of chronic conditions and possibly reduced future health problems;
- Helpful, convenient assistance from their own personal RN health advisors;
- Opportunity to get involved in Health Improvement Programs for chronic conditions such as diabetes, congestive heart failure and asthma; and
- A better quality of life both at home and at work.

### FOR THE EMPLOYER:

- By identifying members at risk sooner, My RN Advisor intervenes early on to help better manage the condition with the expectation of reducing future health problems;
- Early identification of members with chronic health problems, such as diabetes, congestive heart failure, or asthma means better management and care through UniCare's Health Improvement Programs;
- Reduced absenteeism of employees; and
- Lower medical costs.

As a value-added benefit, members in the My RN program also have access to MedCall, UniCare's health information phone lines. MedCall is staffed by specially trained RNs that answer members' health care questions, 24 hours a day, seven days a week.

For more information about the My RN Advisor program, contact your UniCare sales representative.

My RN Health Advisor is not a substitute for a physician or specialist. Members should continue to consult with their physician(s) to develop appropriate treatment plans. All information shared with health advisors is held in strict confidence; medical plans are subject to stringent requirements regarding the privacy of personal health information.

## GenericChoice Now Available Through Mail Order

With the cost of brand name prescription drugs increasing—often substantially—year after year, it has become even more important to educate our members about the benefits of switching to generic alternatives, when possible. In fact, generic drugs have been one of the best antidotes to rising prescription drug costs.

Members who are currently using UniCare's GenericChoice<sup>SM</sup> program may already be saving \$130 to \$350 annually\*—and that's just the cost savings for one prescription drug. The savings possibility is even greater if a member switches to GenericChoice for more than one prescription. For example, if a member switches three prescription drugs over to GenericChoice, the yearly savings may be \$1,000 or more!

And the savings doesn't end there. **GenericChoice is now available through our mail order pharmacy program, PrecisionRx.** The first time a member fills a prescription for a GenericChoice drug through mail order, the member can get up to a three-month supply of that prescription for free.

To see the full list of drugs available through the GenericChoice program, log on to [www.unicare.com](http://www.unicare.com). Once there, simply select your state from the pull-down menu. Then select "Large Companies or Groups of 51 or more" and click on the "Pharmacy" link.

\*\$130 savings based on switching from a formulary brand drug to a GenericChoice drug; \$350 savings based on switching from a non-formulary brand drug to a GenericChoice drug.

To learn more about UniCare's GenericChoice or PrecisionRx programs, contact your UniCare sales representative.

## No Waiting Time For New Members

### UniCare Introduces Temporary Member ID Cards

UniCare is pleased to announce a new enhancement for our Large Group members—the option to print temporary ID cards from the Web. This convenient innovation enables subscribers and enrolled family members who have not yet received their permanent ID cards to print and present a UniCare temporary ID card when seeking health care.

The member temporary ID card will include:

- Customer Service Toll-Free Number;
- Claims Address;
- Medical Plan (including primary care physician name and telephone number, if applicable); and
- Other Coverage. If applicable to the member, the ID card would include information for the following types of coverage:
  - Pharmacy
  - Dental

To print a temporary ID card, members should log on to [www.unicare.com](http://www.unicare.com) and select the "Member Services" link. First-time users of "Member Services" must establish an account by clicking on "Member Self-Registration," where a user ID and PIN can be set up. The member should then select the "Request ID Card" link and follow the onscreen instructions for printing. The temporary ID card will expire 30 days after the issue date.

Note: The temporary ID card does not print the copayment amounts or other benefit information. The card instructs providers to call UniCare to verify eligibility and benefits.

Many companies, especially those who have employees in service-oriented positions, find it difficult or even impossible to offer their associates a standard benefits program. UniCare now provides a solution with our newest offering, BasicChoice, an innovative plan that offers benefits for the most commonly used health care basics.

One of the most attractive features of lower-cost option plans, like BasicChoice, is the price. In many cases, premiums cost roughly two hours of an employee's weekly pay, while a more comprehensive plan's premiums often can be more than double that. Although a lower-cost option plan does not include all the components of a comprehensive plan, it does provide most of the commonly used health care basics, such as coverage for doctor visits, prescription drug coverage and assistance with hospitalization expenses.

These lower-cost benefits plans are not intended to replace the traditional employer-paid comprehensive health plans that employers already have in place. Rather, these benefits plans can augment existing options and give employers the means to provide an affordable option to a specific employee segment that is underserved and needs to be addressed.

BasicChoice is just the choice to fill the gap in an employer's benefits offering. BasicChoice not only offers a quality network of providers (Level 2 and 3 only) but also includes a variety of pharmacy plans to meet an employer's specific price point. The BasicChoice plan has three varying levels of coverage:

### LEVEL 1 BENEFITS COVERAGE

- Outpatient benefits such as office visits, diagnostic and lab services, X-rays and accident coverage
- Inpatient benefits such as per diem hospital stays

### LEVEL 2 BENEFITS COVERAGE

- 70% or 80% coverage for network providers, 50% or 60% coverage at non-network providers
- Outpatient benefits such as office visits, diagnostic and lab services, X-rays, emergency room visits, well child care immunizations
- Preventive benefits such as mammogram screenings and pap smears
- Inpatient benefits such as maternity and hospital stays
- Physical therapy and occupational therapy, including chiropractic services
- Annual benefits maximums ranging from \$5K to \$25K

### LEVEL 3 BENEFITS COVERAGE

- 70% or 80% coverage for network providers, 50% or 60% coverage at non-network providers
- Outpatient benefits such as office visits, diagnostic and lab services, X-rays, emergency room visits, well child care immunizations
- Preventive benefits such as mammogram screenings and pap smears
- Inpatient benefits such as maternity and hospital stays
- Physical therapy and occupational therapy, including chiropractic services
- Annual benefit maximums of \$50K, \$75K and \$100K

## BasicChoice Pharmacy Benefits

The prescription drug benefit is one of the most important components of any benefits plan. With BasicChoice, employers have the choice of offering one of three UniCare pharmacy benefit plans for their associates:

### UniCare Discount Plan\*

With this pharmacy benefit option BasicChoice members can take advantage of the rates UniCare has negotiated with the leading pharmacies and receive discounts off the standard retail and mail order price of most drugs. By simply showing their BasicChoice ID card, members can receive discounts at more than 54,000 participating pharmacies in UniCare's nationwide pharmacy network.

### UniCare Generic Plan

This option covers generic prescription drugs only and offers UniCare's GenericChoice<sup>SM</sup> program, which provides members with a vast choice of respected and widely used generic drugs as appropriate substitutes for many brand name drugs. With this plan, no benefits are available for brand name medications. However, this does not require members to change their brand name medications to generic medications. They may continue to purchase brand name medications at the UniCare network negotiated rate, including brand name maintenance drugs, at their own expense.

To help associates realize the many benefits of the GenericChoice program, UniCare waives members' first copayment for each prescription that is written for a GenericChoice drug. A new added value for members with this plan is that GenericChoice is available through UniCare's Mail Order Drug Program, PrecisionRx. Now members can go generic right from home!

\*This is not insurance coverage.

### UniCare's YourChoiceRx

YourChoiceRx<sup>SM</sup> combines the convenience, quality service and cost-saving features of a conventional UniCare prescription drug plan with the concept of reference pricing. Like many traditional prescription drug plans, YourChoiceRx is a tiered prescription drug plan but the major difference from traditional formulary-based plans is how YourChoiceRx classifies drugs and determines copayments. This brand new approach to prescription drug plans is what gives YourChoiceRx the edge.

With YourChoiceRx, associates experience the advantages of:

- The freedom of greater choice;
- No prior authorization of benefits requirements;
- No formulary limitations; and
- Control over out-of-pocket expenses.

In addition to all of these benefits, employees with BasicChoice will also receive access to UniCare's HealthyExtensions<sup>SM</sup> program at no additional cost. HealthyExtensions provides members with a large selection of health and fitness materials, services and products at discounted rates to compliment their health benefits coverage.

**To learn more about BasicChoice  
and other UniCare health plans, products, and services,  
contact your UniCare sales representative.**

# EYE ON HEALTH

## Eating And Exercising Your Way To Better Heart Health

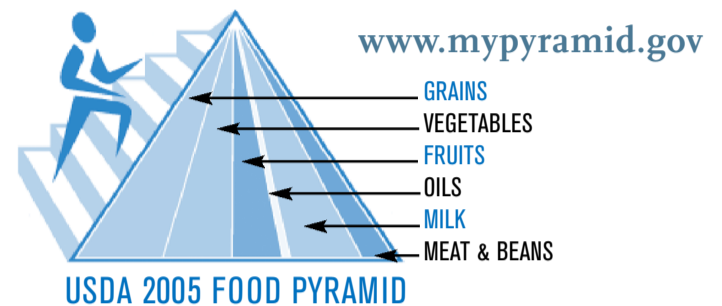
Two of the leading causes of death and disability in the U.S. are heart disease and stroke. These sometimes fatal conditions don't discriminate—they can affect any person without regard to age, race, ethnicity, gender or income level. And as obesity rates continue to rise and the population ages, these serious conditions are expected to increase. But the good news is that they are often preventable.

The U.S. Department of Health and Human Services is so concerned about the growing numbers of Americans with heart disease, stroke and other related conditions they are taking major steps in 2005 to help reduce these diseases by promoting education and wellness programs. In conjunction with the Centers for Disease Control and Prevention (CDC) and the National Institutes of Health (NIH), a key initiative called "Healthy People 2010" has been formed. "Healthy People 2010" is a national action plan aimed at preventing and controlling heart disease and stroke, including detection and treatment of risk factors, early identification and treatment of heart attacks and stroke, and prevention of recurrent cardiovascular events.

When thinking about better heart health, the first and often most effective place for people to begin is with examining their current nutrition and exercise patterns. For many people, healthier shifts in their eating habits and making a conscious effort to increase their level of exercise can make all the difference. And now Americans have a valuable and informative source to learn about better nutrition and overall health and wellness—their government.

For the first time in 13 years, the U.S. Department of Agriculture (USDA) has introduced a new food pyramid. The major difference with the new food pyramid versus the old version is that the 2005 food pyramid does not take a "one-size-fits-all" approach to nutrition and exercise. Depending upon a person's specific needs, the new food pyramid varies, given certain conditions or stages of life. For example, the new pyramid now provides very targeted advice for specific groups, such as "pregnant women," and "overweight children."

The revised dietary guidelines still emphasize grains, fruits, vegetables, and fat-free or low-fat milk and dairy products with limited amounts of meats, oils and fat. However, the suggested amounts for each of the food groups have shifted. In the past, a typical American meal would most likely consist of a larger portion of meat or fish and vegetables were side items—and often were served with butter. The new food pyramid has shifted this equation—now the USDA suggests no more than three lean ounces of beef, chicken or (preferably) fish and the majority of an American's plate should be filled with "color vegetables such as purple eggplant, dark green kale and bright orange winter squash—all without butter."<sup>1</sup>



The cornerstone of the new pyramid is "moderation." Agriculture Secretary, Mike Johanns, stresses the following, "Pay attention to what you're eating, moderation and then exercise. Even a small amount of exercise will make a difference." Exercise has become such a prominent component of the new pyramid that the USDA has included an illustration of a person climbing steps toward the top of the pyramid to reinforce the importance of physical activity.

The USDA is urging consumers to visit the newly launched Web site, [www.mypyramid.gov](http://www.mypyramid.gov), a highly interactive site that was designed to help people "personalize" their eating plans, says USDA secretary Johanns. Once logging on to the Web site, a person who enters their age, gender, and activity level will receive detailed guidelines on the amount of calories to consume and how much should be eaten from each food category. Johann says, "Every single American can find a MyPyramid (plan) that is right for them."

Executive Director of the Center for Nutrition Policy Programs at the USDA, Eric Hentges, remarks, "The concept here is you need to spend your calories wisely. You don't have a lot of extra calories unless you include more physical activity in your life." Hentges stresses that the new pyramid is not a diet plan, "It is a plan for healthy eating."

For many Americans, living by these new guidelines will require major lifestyle changes. However, when considering the long-term health effects, which can often be fatal, of not shifting to a healthier lifestyle, the new food pyramid is an effective and positive option. It may take some getting used to, but your body—and especially your heart—will thank you each and every day by running optimally. And that is the best reward of all.

To learn more about the new USDA 2005 food pyramid or to determine an individualized food pyramid for yourself, log on to [www.mypyramid.gov](http://www.mypyramid.gov).

<sup>1</sup>Web MD Web site, [www.webmd.com](http://www.webmd.com), April 19, 2005.

Sources: USA Today, April 20, 2005. U.S. Department of Health & Human Services Web site, [www.hhs.gov](http://www.hhs.gov), USDA MyPyramid Web site, [www.mypyramid.gov](http://www.mypyramid.gov).



UniCare is a WellPoint Company

Tel. (877) UNICARE [www.unicare.com](http://www.unicare.com) ®Registered Mark and SM Service Mark of WellPoint, Inc. ©2005 WellPoint, Inc. 6/05  
Writer/Editor: Lisa Cocciardi Publisher: Jill Baker Layout/Design: Meaghan Verri

If the health plan is provided on a self-funded basis by the member's employer, claims are administered by UniCare Life & Health Insurance Company, UniCare Health Plans of the Midwest, Inc. (HMO in IN and IL only) or UniCare Health Plans of Texas, Inc. (HMO in TX only). If the member's health plan is insured or health maintenance organization coverage, the coverage is provided by one of the following companies: UniCare Life & Health Insurance Company, UniCare Health Insurance Company of the Midwest (IN and IL only), UniCare Health Plans of the Midwest, Inc. (HMO in IN and IL only), UniCare Health Insurance Company of Texas (TX only) or UniCare Health Plans of Texas, Inc. (HMO in TX only).